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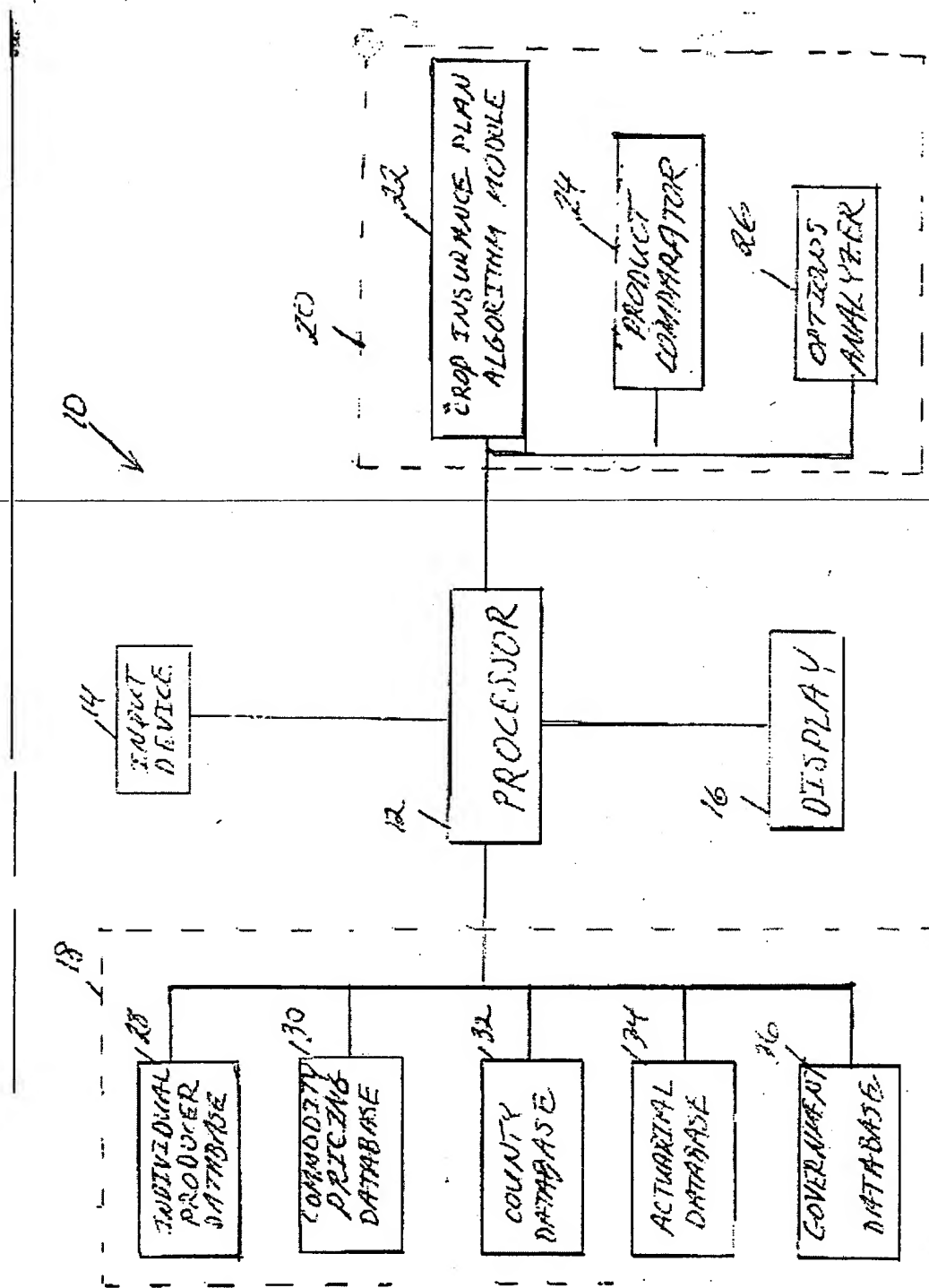
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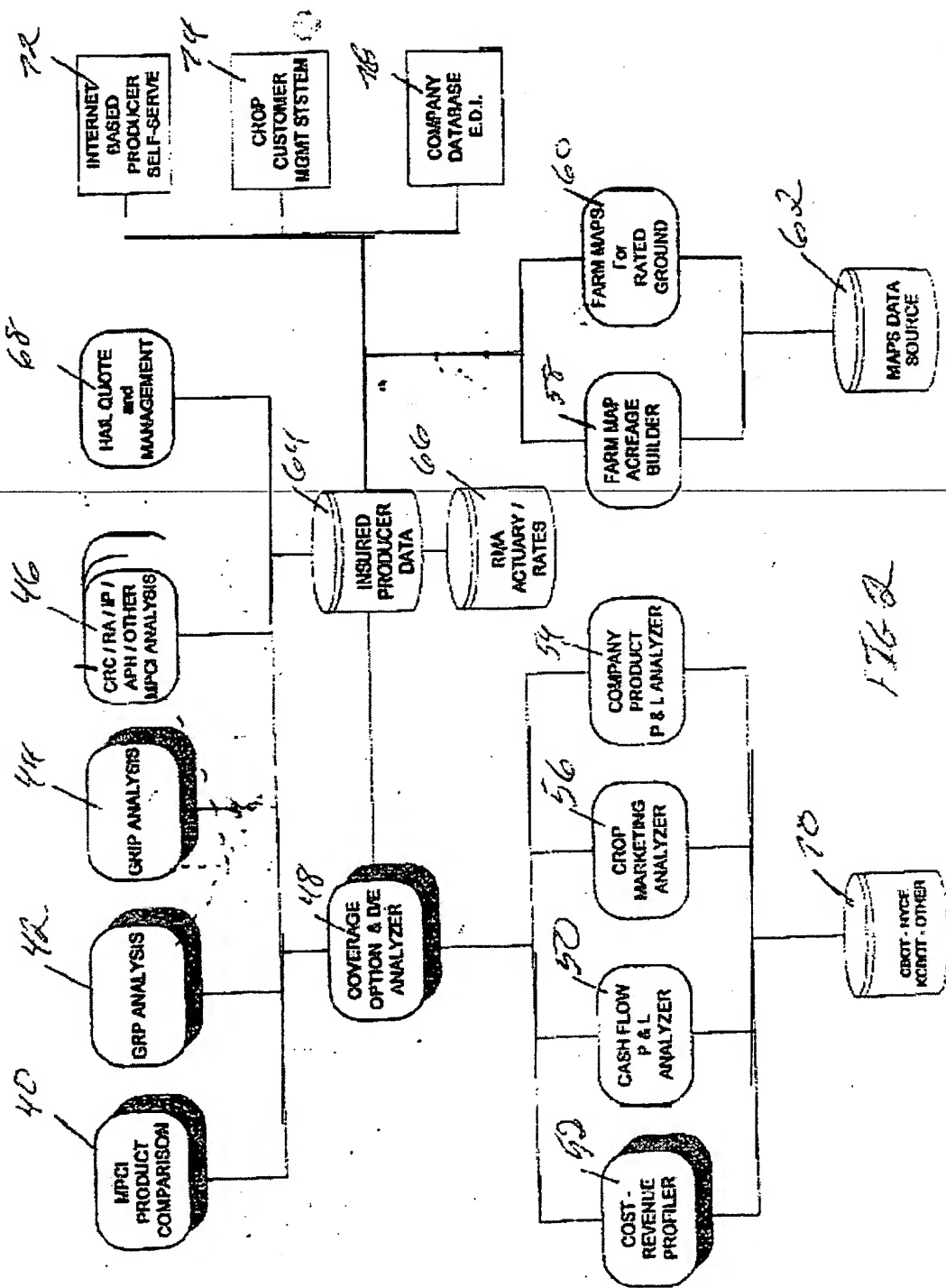
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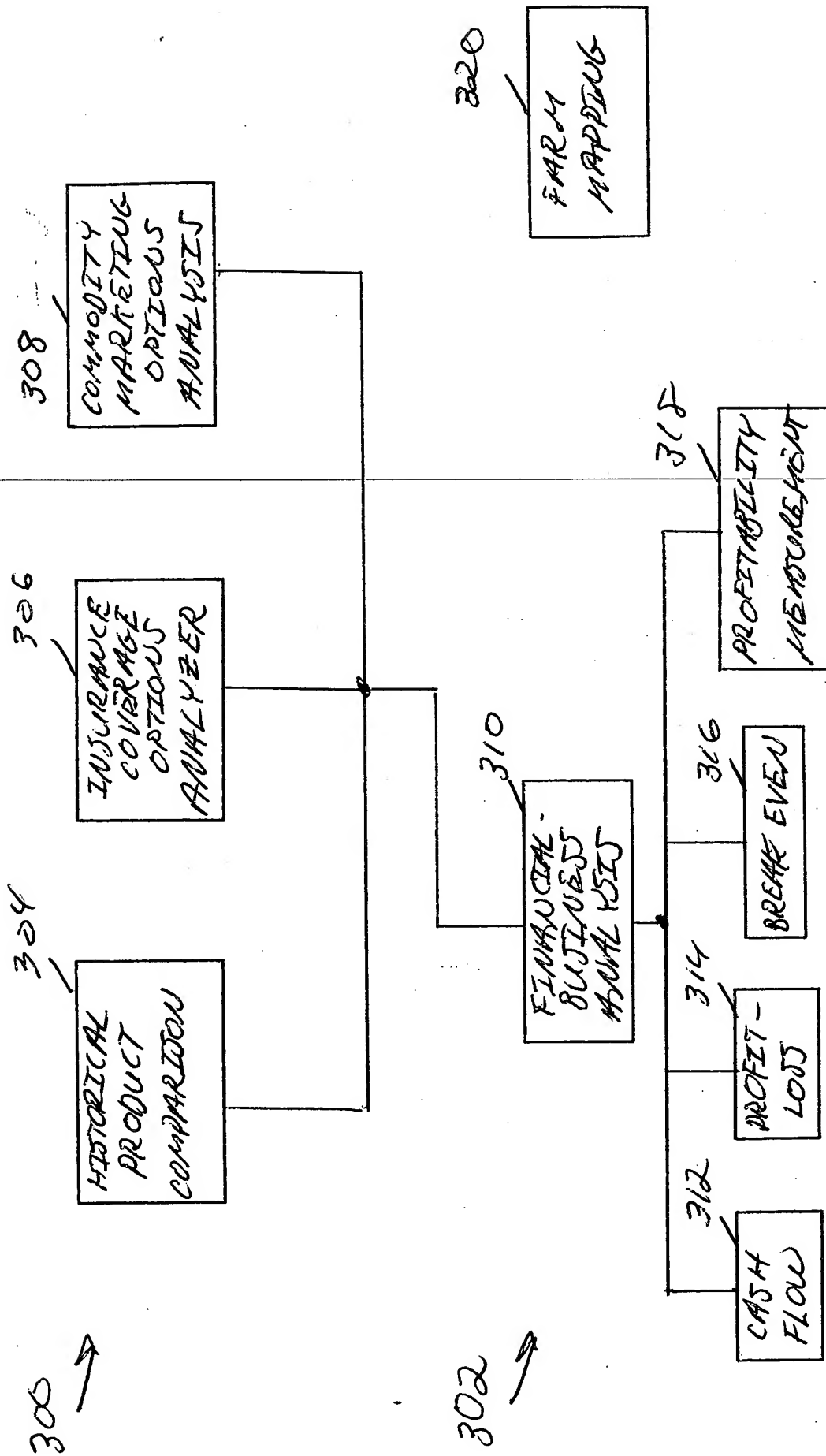


FIG 3

State Indiana County AllenProducer AllenLocation Home Farm100 City Avg. 81 % Adj. of Crop CornInigated ☐ Continuous ☐ Producer ☐ Fallow ☐ Harvested ☐ Enterprise ☐ Basic ☐ Harvest PriceReLoad ☐ Analyzer ☐ Save/View ☐ Print ☐ C-B/W ☐ Color ☐ ExitAcres 100 Corn (100 acres)

Soybeans (100 acres)

Wheat (100 acres)

Pricing History (per Bushel)

CRC Plant	CRC Hav	CRC % Chg	FOIC Price	Actual Yield	Average Yield	Year
259	268	3	2.00	111	98.3	1979
312	381	22	2.25	108.5	100	1980
376	277	-26	2.70	101.5	101.8	1981
300	233	-22	3.00	119.4	103.6	1982
288	349	21	2.70	75.1	105.4	1983
286	273	-5	2.90	112	107.2	1984
266	238	-11	2.85	121.7	108.9	1985
210	170	-19	2.35	126.1	110.7	1986
169	183	8	2.00	120.2	112.5	1987
217	269	24	2.00	94.5	114.3	1988
271	238	-12	2.60	109.5	116.1	1989
247	226	-9	2.30	123.1	117.8	1990
259	243	-6	2.30	100.9	119.6	1991
270	212	-21	2.30	141.6	121.4	1992
240	274	14	2.30	113	123.2	1993
268	216	-19	2.40	135.4	125	1994
257	328	28	2.25	124.1	126.7	1995
308	268	-13	2.65	115	128.6	1996
273	276	1	2.45	138.8	128.6	1997
284	219	-23	2.60	136.7	129.4	1998
240	196	-18	2.10	121.1	131	1999
251	211	-16	1.90	131.5	132.6	2000
246	205	-17	2.10	146.8	137.4	2001
232	252	9	2.00	137.4	137.4	2002
235	235	0	2.20	141	141	2003

LOSS PAYMENTS @ 100% DOLLAR COVERAGE

CRC	CRC			APH			RA			IP			GRIP			GRP		
	85%	80%	75%	85%	80%	75%	85%	80%	75%	75%	70%	65%	90%	85%	80%	90%	85%	80%
203	83	20	46	25	11	203	83	20	46	25	11	203	83	20	46	25	11	203
2467	1654	999	1472	923	59	1957	1288	845	425	276	194	1051	615	365	571	333	215	165
659	415	266	395	247	158	545	368	235	118	77	54	293	171	101	57	33	18	10
457	333	247	349	223	148	343	276	216	113	77	54	229	126	15	53	18	10	10
9	5	2	3	1	1	9	5	2	1	0	0	0	0	0	0	0	0	0
0.30	0.19	0.07	0.11	0.10	0.06	0.37	0.23	0.08	0.05	0	0	0	0	0	0	0	0	0

EST. 25 YR LOSS PAYMENTS ==>  
 2003 PER ACRE NET PREMIUM ==>  
 EST. 25 YR PREMIUM COST ==>  
 EST. 25 YR NET DIFFERENCE ==>  
 Number of Years in 25 A Loss Would Have Paid  
 Estimated Loss Payment Per \$1.00 of Premium Paid

Crop Coverage Analyzer (c)

Version: 3.0.11

Revised: 01-10-2003

Goshert Insurance LLC

888-648-0132

www.GoshertIns.com

Friday, January 24, 2003

# MULTIPERIL CROP INSURANCE ANALYZER - 25 YEAR PERFORMANCE COMPARISON

**Producer:** Producer  
**Location:** Home Farm  
**State:** Indiana  
**County:** Allen

**Crop:** Corn (100 acres)

Crop Coverage Options Selected  
 Non-Irrigated, Planted Acres, Optional Units  
 , Harvest Price Option

**RICK GOSHERT**

574-267-0132

Rick@goshertins.com

**Goshert Insurance LLC.**

888-648-0132

www.Goshertins.com



LOSS PAYMENTS @ 100% DOLLAR COVERAGE																	
CRC Plant	CRC Harv	CRC %Chg	FCIC Price	RA Plant	RA Harv	Actual Yield	Average Yield	Year	CRC			APH			RA		
									85%	80%	75%	85%	80%	75%	85%	80%	75%
2.59	2.68	3	2.00	2.59	2.68	111	98.3	1979	0	0	0	0	0	0	0	0	0
3.12	3.81	22	2.25	3.12	3.81	108.5	100	1980	0	0	0	0	0	0	0	0	0
3.76	2.77	-26	2.70	3.76	2.77	101.5	101.8	1981	44	25	6	0	0	0	44	25	6
3.00	2.33	-22	3.00	3.00	2.33	119.4	103.6	1982	0	0	0	0	0	0	0	0	0
2.88	3.49	21	2.70	2.88	3.49	75.1	105.4	1983	51	32	14	39	25	11	51	32	14
2.86	2.73	-5	2.90	2.86	2.73	112	107.2	1984	0	0	0	0	0	0	0	0	0
2.66	2.38	-11	2.85	2.66	2.38	121.7	108.9	1985	0	0	0	0	0	0	0	0	0
2.10	1.70	-19	2.35	2.10	1.70	126.1	110.7	1986	0	0	0	0	0	0	0	0	0
1.69	1.83	8	2.00	1.69	1.83	120.2	112.5	1987	0	0	0	0	0	0	0	0	0
2.17	2.69	24	2.00	2.17	2.69	94.5	114.3	1988	7	0	0	5	0	0	7	0	0
2.71	2.38	-12	2.60	2.71	2.38	109.5	116.1	1989	7	0	0	0	0	0	7	0	0
2.47	2.26	-9	2.30	2.47	2.26	123.1	117.8	1990	0	0	0	0	0	0	0	0	0
2.59	2.43	-6	2.30	2.59	2.43	100.9	119.6	1991	18	3	0	2	0	0	18	3	0
2.70	2.12	-21	2.30	2.70	2.12	141.6	121.4	1992	0	0	0	0	0	0	0	0	0
2.40	2.74	14	2.30	2.40	2.74	113	123.2	1993	0	0	0	0	0	0	0	0	0
2.68	2.16	-19	2.40	2.68	2.16	135.4	125	1994	0	0	0	0	0	0	0	0	0
2.57	3.28	28	2.25	2.57	3.28	124.1	126.7	1995	0	0	0	0	0	0	0	0	0
3.08	2.68	-13	2.65	3.08	2.68	115	128.6	1996	28	9	0	0	0	0	28	9	0
2.73	2.76	1	2.45	2.73	2.76	138.8	128.6	1997	0	0	0	0	0	0	0	0	0
2.84	2.19	-23	2.60	2.84	2.19	136.7	129.4	1998	13	0	0	0	0	0	13	0	0
2.40	1.96	-18	2.10	2.40	1.96	121.1	131	1999	30	14	0	0	0	0	30	14	0
2.51	2.11	-16	1.90	2.51	2.11	131.5	132.6	2000	5	0	0	0	0	0	5	0	0
2.46	2.05	-17	2.10	2.46	2.05	146.8	137.4	2001	0	0	0	0	0	0	0	0	0
2.32	2.52	9	2.00	2.32	2.43	137.4	137.4	2002	0	0	0	0	0	0	0	0	0
2.35	2.35	0	2.20	2.35	2.35	141	141	2003	0	0	0	0	0	0	0	0	0
EST. 25 YR LOSS PAYMENTS ==>									203	83	20	46	25	11	203	83	20
2003 PER ACRE NET PREMIUM ==>									24.67	15.54	9.99	14.72	9.23	5.9	19.57	12.88	8.45
EST. 25 YR PREMIUM COST ==>									659	415	266	395	247	158	545	358	235
EST. 25 YR NET DIFFERENCE ==>									-457	-333	-247	-349	-223	-148	-343	-276	-216
Number of Years in 25 A Loss Would Have Paid									9	5	2	3	1	1	9	5	2
Estimated Loss Payment Per \$1.00 of Premium Paid									0.30	0.19	0.07	0.11	0.10	0.06	0.37	0.23	0.08

The 25 year historical record is accurately based upon the crop yield statistics determined and provided by NASS - National Ag Statistics Service and by the actual CBOT - Chicago Board of Trade and/or KCBOT - Kansas City Board of Trade spring and fall grain prices. The illustrations of the 25 year past loss performance of the plan are historically accurate, but illustrations used in the presentation are not a guarantee of future results.  
 The crop coverage premiums illustrated are estimates. Final Spring Crop premium determination will be made March 1, 2003 and Fall Crop premium determination will be made September 15, 2003 at the times USDA-RMA sets final crop planting prices and volatility factors.  
 USE AT YOUR OWN RISK. Although every effort has been made to provide the most accurate information available from RMA, users must be aware that unintentional errors may remain, and errors originating at RMA are beyond our control. This software should not be used in place of official FCIC documents or be used to provide quotes in lieu of official underwriting company coverage quotations.

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Crop Coverage Analyzer

Version 3.0.11

Revised: 01-10-2003

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# MULTI PERIL CROP INSURANCE ANALYZER - 25 YEAR PERFORMANCE COMPARISON

Producer: Producer  
Location: Home Farm  
State: Indiana  
County: Allen

Crop: Corn (100 acres)

Crop Coverage Options Selected  
Non-Irrigated, Planted Acres, Optional Units  
Harvest Price Option



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888-648-0132  
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LOSS PAYMENTS @ 100% DOLLAR COVERAGE									
GRIP Plant	GRIP Harv	GRIP Plant	Actual Yield	Average Yield	Year	GRIP 90%	GRIP 85%	GRIP 80%	AY
2.60	2.68	2.00	111	98.3	1979	0	0	0	0
3.07	3.81	2.25	108.5	100	1980	0	0	0	0
3.63	2.77	2.70	101.8	101.8	1981	86	58	27	0
2.92	2.33	3.00	119.4	103.6	1982	0	0	0	0
2.90	3.49	3.25	75.1	105.4	1983	22	0	107	83
2.85	2.73	2.63	112	107.2	1984	0	0	0	0
2.62	2.38	2.23	121.7	108.9	1985	0	0	0	0
2.08	1.70	1.50	126.1	110.7	1986	0	0	0	0
1.69	1.83	1.94	120.2	112.5	1987	0	0	0	0
2.17	2.69	2.54	94.5	114.3	1988	0	0	35	12
2.72	2.38	2.36	109.5	116.1	1989	39	14	0	0
2.53	2.26	2.30	123.1	117.8	1990	0	0	0	0
2.65	2.43	2.30	100.9	119.6	1991	67	43	16	0
2.72	2.12	2.30	141.6	121.4	1992	0	0	0	0
2.40	2.74	2.30	113	123.2	1993	0	0	0	0
2.67	2.16	2.40	135.4	125	1994	13	0	0	0
2.58	3.28	2.20	124.1	126.7	1995	0	0	0	0
3.15	2.68	2.45	115	128.6	1996	94	64	30	0
2.70	2.76	2.45	138.8	128.6	1997	0	0	0	0
2.98	2.19	2.45	136.7	129.4	1998	79	50	17	0
2.40	1.96	2.15	121.1	131	1999	76	53	27	0
2.54	2.11	1.89	131.5	132.6	2000	43	16	0	0
2.45	2.05	1.79	146.8	137.4	2001	3	0	0	0
2.30	2.43	2.25	137.4	137.4	2002	0	0	0	0
2.35	2.35	2.40	141	141	2003	0	0	0	0
EST. 25 YR LOSS PAYMENTS ==>						522	298	117	73
2003 PER ACRE NET PREMIUM ==>						10.51	6.15	3.65	5.58
EST. 25 YR PREMIUM COST ==>						293	171	101	128
EST. 25 YR NET DIFFERENCE ==>						229	126	15	56
Number of Years in 25 A Loss Would Have Paid						10	7	5	2
Estimated Loss Payment Per \$1.00 of Premium Paid						1.78	1.73	1.14	0.56

The 25 year historical record is accurately based upon the crop yield statistics determined and provided by NASS - National Ag Statistics Service and by the actual CBOI - Chicago Board of Trade and/or KCBOT - Kansas City Board of Trade spring and fall grain prices. The illustrations of the 25 year past loss performance of the plan are historically accurate, but illustrations used in the presentation are not a guarantee of future results.  
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Crop Coverage Analyzer  
Version 3.0.11  
Revised: 01-10-2003

1/24/2003

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Use instruction

Use Setup

Full Name: Rick Johnson

Phone: 800-527-0531

Email Address: Rick@johnson.com

Agency Name: General Insurance, LLC

Agency Phone: 800-527-0531

Agency Web: www.gi.com

Cancel Apply Exit

FIG 6

Case History									
Producer	Location	State	County	Crop	Acres		Year	Yield	Average Yield
PRODUCER	HOME FARM	Indiana	Allen	Corn	1000		1977	94.2	94.2
PRODUCER	HOME FARM	Indiana	Allen	Highland	100		1978	93.2	93.2
SMILEY	SMILEY FARMS	Indiana	Darke	Corn	111		1979	91.1	90.3
SMILEY	SMILEY BROS	Indiana	Darke	Corn	200		1980	100.0	100
SMILEY	S & M Farm	Indiana	Darke	Corn	101		1981	101.4	101.2
SMILEY	RAY JOHNSON-CLARK	Indiana	Darke	Peas	75		1982	118.0	118.0
SMILEY	SMILEY FARMS	Indiana	Darke	Peas	28		1983	75.1	75.1
SMILEY	SMILEY BROS	Indiana	Darke	Peas	320		1984	112	107.2
SMILEY	RAY JOHNSON-CLARK	Indiana	Darke	Peas	75		1985	121.7	109.9
SMILEY	S & M Farm	Indiana	Darke	Peas	170		1986	120.1	110.7
Dave Schaefer	Home Farm	Indiana	St. Joseph	Corn	0		1987	120.2	112.0
Robert Lee	Home Farm	Indiana	Wells	Corn	0		1988	94.7	114.3
Robert Lee	Home Farm	Indiana	Wells	Peas	0		1989	108.0	110.0
April Miss	Home Farm	Indiana	Darke	Peas	0		1990	121.1	117.0
David Black	Home Farm	Indiana	Darke	Corn	0		1991	100.0	119.0
John Phillips	Home Farm	Indiana	Darke	Corn	0		1992	94.0	121.0
PRODUCER	Home Farm	Indiana	Darke	Corn	100		1993	113	122.0
							1994	108.0	120
							1995	121.1	120.0
							1996	127	120.1
							1997	121.1	120.0
							2000	121.0	122.0
							2001	127.4	127.4
							2002	127.4	127.4

RC S E M VIEW DELETE EXIT

FIG 7



# Product Options screen:

The Product Options screen allows the agent to view only the products and prices to be compared.

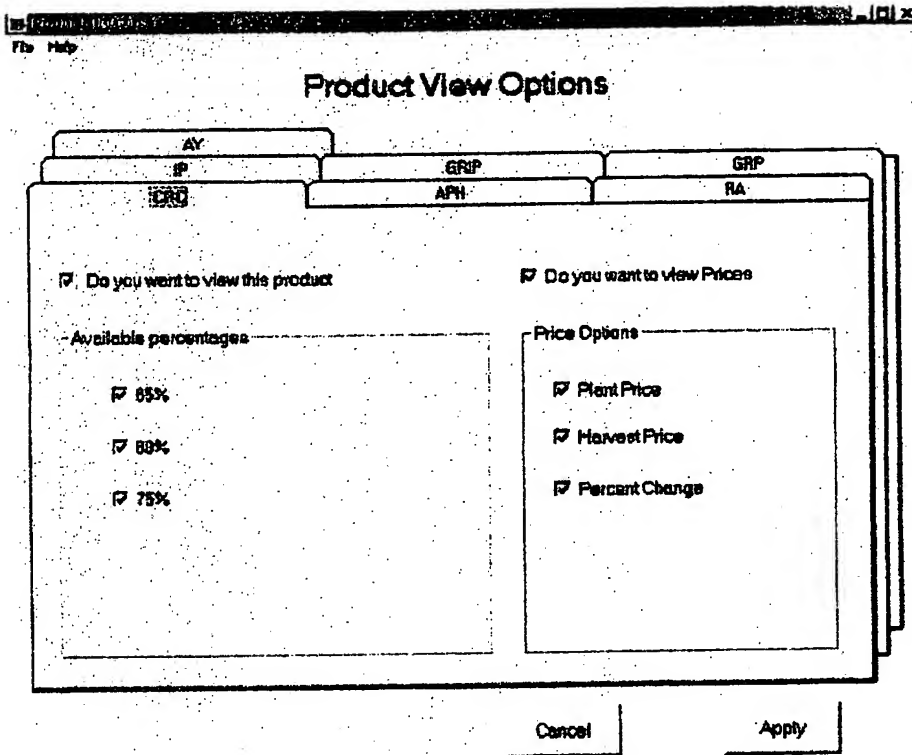


FIG 8

The tabs are used to choose a product.

Within each product you have the option to view specific information for that product.

1. Do you want to view this product: if checked this product will be viewed.
2. Do you want to view prices: if checked the prices for the product can be viewed.
3. Within the Available percentages box you have the option of which percentages to view. Check all percentages to view.
4. Within the Price Options box you have the option of which prices to view. Check all prices to view.

There are two ways, with different results, to access this screen.

1. Default Settings - While in Product Comparison screen click Tools menu then Product Options. Changes made with this method are reflected when viewing thru the Temporary method and are saved when exiting system.

Next Year Price Setup

File Help

Corn	Soybeans	Wheat				
<b>FCIC Set Prices</b> <table border="1"><tr><td>APH Price 2.20</td><td>GRP Price 2.40</td></tr></table>		APH Price 2.20	GRP Price 2.40	<b>County Yields</b> <table border="1"><tr><td>Expected 141.00</td><td>T-Yield 125</td></tr></table>	Expected 141.00	T-Yield 125
APH Price 2.20	GRP Price 2.40					
Expected 141.00	T-Yield 125					
<b>RA Prices</b> <table border="1"><tr><td>RA Plant 2.35</td><td>RA Harvest 2.35</td></tr></table>		RA Plant 2.35	RA Harvest 2.35	<b>Volatility</b> <table border="1"><tr><td>Revenue Volatility 20</td></tr></table>	Revenue Volatility 20	
RA Plant 2.35	RA Harvest 2.35					
Revenue Volatility 20						
<b>GRIP Prices</b> <table border="1"><tr><td>GRIP Plant 2.35</td><td>GRIP Harvest 2.35</td></tr></table>		GRIP Plant 2.35	GRIP Harvest 2.35			
GRIP Plant 2.35	GRIP Harvest 2.35					
<b>CRC Prices</b> <table border="1"><tr><td>CRC Plant CBOT 2.35</td><td>CRC Harvest CBOT 2.35</td></tr></table>		CRC Plant CBOT 2.35	CRC Harvest CBOT 2.35			
CRC Plant CBOT 2.35	CRC Harvest CBOT 2.35					
		<b>CRC Price Factors</b> <table border="1"><tr><td>CRC Low CBOT 3860</td><td>CRC High CBOT 3860</td></tr></table>	CRC Low CBOT 3860	CRC High CBOT 3860		
CRC Low CBOT 3860	CRC High CBOT 3860					
<b>IP Prices</b> <table border="1"><tr><td>Plant 2.35</td><td>Harvest 2.35</td></tr></table>			Plant 2.35	Harvest 2.35		
Plant 2.35	Harvest 2.35					
<div>Cancel</div> <div>Apply</div>						

FIG 9

## Multi Peril Crop Insurance - A 25 Year Performance Comparison

### INFORMATIONAL DISCLAIMER

Although GPP and GRIP Federal Multi-Peril Insurance, and the private County Yield endorsement policy are power plans of Crop Insurance, the 25 year historical record is accurately based upon the crop yield statistics determined and provided by NASS - National Ag Statistics Service and by the actual CBOT - Chicago Board of Trade and/or KCBOT - Kansas City Board of Trade spring and fall grain prices. The illustrations of the 25 year past loss performance of the plan are historically accurate, but illustrations used in the presentation are not a guarantee of future results.

APH, CRC, and RA rates are based on the new CONTINUOUS RATING calculation. The crop coverage premiums illustrated are estimates. - Final Spring Crop premium determination will be made March 1, 2002 and Fall Crop premium determination will be made September 15, 2002 at the times USDA-RMA sets final crop planting prices and volatility factors.

#### 2002 - MULTI-PERIL COVERAGE PRICE BASIS:

2002 - GPP CORN - 2.25  
2002 - GPP SOYBEANS - 4.30  
2002 - GPP WHEAT - 2.00  
2002 - GPP SORGHUM - 2.10

2002 - GRIP CORN PLANT - 2.30  
2002 - GRIP CORN VOLATILITY - 0.10  
2002 - GRIP SOYBEANS PLANT - 4.30  
2002 - GRIP SOYBEAN VOLATILITY - 0.10

2002 - APH CORN ESTABLISHED PRICE - 2.00  
2002 - APH SOYBEANS 10 YEAR AVERAGE PRICE - 4.30  
2002 - APH WHEAT ESTABLISHED PRICE - 2.00  
2002 - APH SORGHUM ESTABLISHED PRICE - 1.80

2002 - CRC/RA CORN PLANT PRICE - 2.30  
2002 - CRC/RA SOYBEANS PLANT PRICE - 4.30  
2002 - CRC/RA WHEAT PLANT PRICE - CBOT 2.04 KCBOT 2.34  
2002 - CRC/RA SORGHUM PLANT PRICE - CBOT 2.20

#### 2002 - RMA PREMIUM DISCOUNTS:

50% Loss - APH, RA, CRC	50%	GPP, GRIP	N/A
70% Loss - APH, RA, CRC	50%	GPP, GRIP	N/A
70% Loss - APH, RA, CRC	50%	GPP, GRIP	50%
80% Loss - APH, RA, CRC	40%	GPP, GRIP	50%
80% Loss - APH, RA, CRC	30%	GPP, GRIP	50%
80% Loss - APH, RA, CRC	N/A	GPP, GRIP	50%

2002 - DATA CURRENT AS OF MARCH 1, 2002

PRINT

EXIT

FIG 10

# Option Analyzer

Producer	Home Farm	100 Acres
Indiana	Allen	Com

Options
Non-Irrigated, Planted Acres, Optional Units
Harvest Price Option

FCIC Set Values
Volatility 0.20
T-Yield 125

## Your Risk Plans

Average		Actual	
141.0		141.0	
CRC	APH	RA	IP
2.35	2.20	2.35	2.35
2.35		2.35	2.35
85%	85%	85%	75%
100%	100%	100%	100%
\$281.65	119.85	\$281.65	\$248.51
\$281.65	\$263.67	\$281.65	\$248.51
\$0.00	\$0.00	\$0.00	\$0.00
\$24.67	\$14.72	\$19.57	\$4.25
(\$24.67)	(\$14.72)	(\$19.57)	(\$4.25)
(\$2,467.00)	(\$1,472.00)	(\$1,957.00)	(\$425.00)

## County Risk Plans

Expected		Actual	
141.0		141.0	
GRIP	GRIP	AY	
2.35	2.40	2.40	
2.35			
90%	90%	90%	
100%	100%	100%	
\$298.22	126.90	\$126.90	
\$497.02	\$507.60	\$507.60	
\$0.00	\$0.00	\$0.00	
\$10.51	\$5.71	\$5.53	
(\$10.51)	(\$5.71)	(\$5.53)	
(\$1,051.00)	(\$571.00)	(\$553.00)	

Plant \$  
Harvest \$  
Covg LVL  
\$ Level  
Trigger  
\$ Covg  
Loss Pymt  
Prem / Acre  
Net / Acre  
Net Total

Producer  
Expense

VIEW  
DETAIL

BREAK  
EVEN

RISK  
PROFILE

SPREAD  
ESTIMATE

PRINT

EXIT

B/W / Color

FIG

11

173

170

172

176

178

171

180

167

168

164

166

165

162

163

# MULTI PERIL CROP INSURANCE ANALYZER

Producer: Producer  
 Location: Home Farm  
 State: Indiana  
 County: Allen

Crop: Corn (100 acres)

Crop Coverage Options Selected  
 Non-Irrigated, Planted Acres, Optional Units  
 , Harvest Price Option



RICK GOSHERT  
 574-267-0132  
 Rick@goshertins.com

Goshert Insurance LLC.  
 888-648-0132  
 www.Goshertins.com

## FCIC Set Values

Volatility: 0.20  
 T-Yield: 125

## Your Risk Plans

Average  
 Yield  
 141.0  
 Actual  
 Yield  
 141.0

CRC	APH	RA	IP
2.35	2.20	2.35	2.35
2.35	2.35	2.35	2.35
85%	85%	85%	75%
100%	100%	100%	100%
\$281.65	119.85	\$281.65	\$248.51
\$281.65	\$263.67	\$281.65	\$248.51
\$0.00	\$0.00	\$0.00	\$0.00
\$24.67	\$14.72	\$19.57	\$4.25
(\$24.67)	(\$14.72)	(\$19.57)	(\$4.25)
(\$2,467.00)	(\$1,472.00)	(\$1,957.00)	(\$425.00)

Plant \$

Harvest \$

Coverage Level

\$ Level

Trigger

\$ Coverage

Loss Payment

Premium / Acre

Net / Acre

Net / Total

## County Risk Plans

Expected  
 Yield  
 141.0  
 Actual  
 Yield  
 141.0

GRIP	GRP	AY
2.35	2.40	2.40
2.35		
90%	90%	90%
100%	100%	100%
\$298.22	126.90	\$126.90
\$497.02	\$507.60	\$507.60
\$0.00	\$0.00	\$0.00
\$10.51	\$5.71	\$5.53
(\$10.51)	(\$5.71)	(\$5.53)
(\$1,051.00)	(\$571.00)	(\$553.00)

WORKSHEET IS INTENDED FOR ESTIMATING PURPOSE ONLY

The 25 year historical record is accurately based upon the crop yield statistics determined and provided by NASS - National Ag Statistics Service and by the actual CBOT - Chicago Board of Trade and/or KCBOT - Kansas City Board of Trade spring and fall grain prices. The illustrations of the 25 year past loss performance of the plan are historically accurate, but illustrations used in the presentation are not a guarantee of future results.  
 The crop coverage premiums illustrated are estimates. - Final Spring Crop premium determination will be made March 1, 2003 and Fall Crop premium determination will be made September 15, 2003 at the times USDA-RMA sets final crop planting prices and volatility factors.  
 USE AT YOUR OWN RISK - Although every effort has been made to provide the most accurate information available from RMA, users must be aware that unintentional errors may remain, and errors originating at RMA are beyond our control. This software should not be used in place of official FCIC documents or be used to provide quotes in lieu of official underwriting company coverage quotations.

Crop Coverage Analyzer  
 Version 3.0.11  
 Revised: 01-10-2003

1/24/2003

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FLG

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# MULTI PERIL CROP INSURANCE ANALYZER DETAIL



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Rick@goshertins.com

**Goshert Insurance LLC**  
888-648-0132  
www.Goshertins.com

Producer: Producer  
Location: Home Farm  
State: Indiana  
County: Allen

Crop: Corn (100 acres)

**Crop Coverage Options Selected**  
Non-Irrigated, Planted Acres, Optional Units  
, Harvest Price Option

## Crop Revenue Coverage (CRC)

Plant Price	2.35	Coverage Level	85%	Average Yield	141.0
Harvest Price	2.35	Dollar Level	100%	Actual Yield	141.0

<b>Trigger</b>	
Average Yield * Plant Price * Coverage Level	\$281.65
<b>Dollar Coverage</b>	
Average Yield * Coverage Level * Plant Price	\$281.65
<b>Loss Payment</b>	
Trigger - (Actual Yield * Harvest Price)	\$0.00
<b>Premium Per Acre</b>	
Dollar Coverage * Rate Per Hundred	\$39.79
<b>Subsidy Dollars</b>	
Premium Per Acre * Subsidy Level	\$15.12
<b>Producer Premium</b>	
Premium Per Acre - Subsidy Dollars	\$24.67
<b>Net Per Acre</b>	
Loss Payment - Producer Premium	(\$24.67)
<b>Net Total</b>	
Net Per Acre * Number of Acres	(\$2,467.00)

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**B**

*FIG 13*

# MULTI PERIL CROP INSURANCE BREAK-EVEN THRESHHOLDS



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**Goshert Insurance I.L.C.**  
888-648-0132  
www.Goshertins.com

Producer: Producer  
Location: Home Farm  
State: Indiana  
County: Allen

Crop: Corn (100 acres)

**Crop Coverage Options Selected**  
Non-Irrigated, Planted Acres, Optional Units  
, Harvest Price Option

		CRC	APH	RA	IP	GRIP	GRP	AY
<b>WITH NO CHANGES IN</b>								
Plant Price	B/E Yield	109.4	113.2	111.5	103.9	124.2	125.5	125.5
	B/E Price	1.82	-----	1.86	1.73	2.07	-----	-----

		CRC	APH	RA	IP	GRIP	GRP	AY
<b>WITH CHANGES IN</b>								
Harvest Price -vs- Plant	B/E Yield	109.4	113.2	111.5	103.9	124.2	125.5	125.5
	B/E Price	1.82	-----	1.86	1.73	2.07	-----	-----

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Page 1 of 1

**B**

FIG. 14

# Producer Expenses

Producer

Home Farm

Allen

Indiana

Enter Costs As

Cost Per Acre

Total Cost

## Crop Expenses

	Cost Per Acre	Total Cost
Fertilizers	3.00	300
Pesticides	4.00	400
Seeds and plants	5.00	500
Subtotal:	33.60	3,360

## Machinery Expenses

	Cost Per Acre	Total Cost
Insurance	6.00	600
Licenses	7.00	700
Repairs	8.00	800
Fuel	9.00	900
Lease	10.00	1,000
Subtotal:	40.00	4,000

## General Expenses

	Cost Per Acre	Total Cost
Bad debt	11.00	1,100
Employee salaries	0.00	0
Building repair and maintenance	0.00	0
Clearing and drainage	0.00	0
Electrical	0.00	0
Fence	0.00	0
Property taxes	0.00	0
Small tools	0.00	0
Soil testing	0.00	0
Storage/drying	0.00	0
Licences/permits	0.00	0
Telephone	0.00	0
Motor vehicle interest	0.00	0
Travel	0.00	0
Miscellaneous	220.00	22,000
Subtotal:	231.00	23,100

## Totals

Grand Total:	30,460
100 Acres	
Cost Per Acre:	304.60

SAVE

VIEW PROFILE

PRINT

EXIT

192

193

FIG 15A



# MULTI PERIL CROP INSURANCE PRODUCER EXPENSES



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**Goshert Insurance LLC.**  
888-648-0132  
www.Goshertins.com

Producer: Producer  
Location: Home Farm  
State: Indiana  
County: Allen

Crop: Corn (100 acres)

**Crop Coverage Options Selected**  
Non-Irrigated, Planted Acres, Optional Units  
, Harvest Price Option

Crop Expenses	Cost Per Acre	Total Cost
Fertilizers	3.00	300
Pesticides	4.00	400
Seeds and plants	5.00	500
Subtotal:	33.60	3,360

Machinery Expenses	Cost Per Acre	Total Cost
Insurance	6.00	600
Licenses	7.00	700
Repairs	8.00	800
Fuel	9.00	900
Lease	10.00	1,000
Subtotal:	40.00	4,000

General Expenses	Cost Per Acre	Total Cost
Bad debt	11.00	1,100
Employee salaries	0.00	0
Building repair and maintenance	0.00	0
Cleaning and drainage	0.00	0
Electrical	0.00	0
Fence	0.00	0
Property taxes	0.00	0
Small tools	0.00	0
Soil testing	0.00	0
Storage/drying	0.00	0
Licenses/permits	0.00	0
Telephone	0.00	0
Motor vehicle interest	0.00	0
Travel	0.00	0
Miscellaneous	220.00	22,000
Subtotal:	231.00	23,100

Cost Per Acre: 304.60

Grand Total: 30,460

## WORKSHEET IS INTENDED FOR ESTIMATING PURPOSE ONLY

The 25 year historical record is accurately based upon the crop yield statistics determined and provided by NASS - National Ag Statistics Service and by the actual CBOT - Chicago Board of Trade and/or KCBOT - Kansas City Board of Trade spring and fall grain prices. The illustrations of the 25 year past loss performance of the plan are historically accurate, but illustrations used in the presentation are not a guarantee of future results. The crop coverage premiums illustrated are estimates. - Final Spring Crop premium determination will be made March 1, 2003 and Fall Crop premium determination will be made September 15, 2003 at the time USDA-RMA sets final crop planting prices and volatility factors. USE AT YOUR OWN RISK - Although every effort has been made to provide the most accurate information available from RMA, users must be aware that unintentional errors may remain, and errors originating at RMA are beyond our control. This software should not be used in place of official FCIC documents or be used to provide quotes in lieu of official underwriting company coverage quotations.

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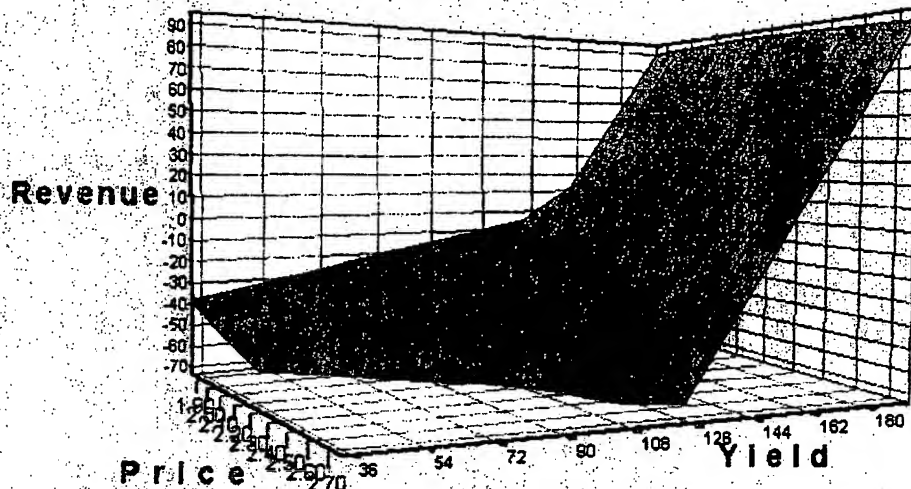
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Page 1 of 1

**B**

FIG 15B

## Producer Risk Profile



Farm Revenue

Loss Profit

Commodity Price

Yield

1.85	1.95	2.05	2.15	2.25	2.35	2.45	2.55	2.65	2.75	
89.98	89.98	69.98	89.98	89.98	89.98	89.98	89.98	89.98	89.98	195.00
51.28	51.28	51.28	51.28	51.28	51.28	51.28	51.28	51.28	51.28	177.00
12.58	12.58	12.58	12.58	12.58	12.58	12.58	12.58	12.58	12.58	159.00
-5.32	-19.42	-26.12	-26.12	-26.12	-26.12	-26.12	-26.12	-26.12	-26.12	141.00
-10.72	-23.02	-35.32	-47.62	-59.92	-64.82	-64.82	-64.82	-64.82	-64.82	123.00
-16.12	-28.62	-37.12	-47.62	-58.12	-59.62	-67.14	-65.65	-64.17	-62.68	105.00
-21.52	-30.22	-38.92	-47.62	-56.32	-65.02	-61.74	-58.45	-55.17	-51.88	87.00
-26.92	-33.82	-40.72	-47.62	-54.52	-61.42	-56.34	-51.25	-46.17	-41.08	69.00
-32.32	-37.42	-42.52	-47.62	-52.72	-57.82	-50.94	-44.05	-37.17	-30.28	51.00
-37.72	-41.02	-44.32	-47.62	-50.92	-54.22	-45.54	-36.85	-28.17	-19.48	33.00



Rotate



Move



68 Zoom



Markers



Original View



10 Price Spread



18 Yield Spread

Risk Management Product

☒ CRC

☐ IP

☐ AY

☐ APH

☐ GRIP

☐ None

☐ RA

☐ GRP

Coverage Levels

Coverage: 85%

Dollar: 100%

Local Price

2.16

CBOT Price

2.35

Producer Expenses

Premium Per Acre:

\$24.67

Fixed Expenses:

\$304.60

Total:

\$329.27

Graph Print Options:

☐ Original view

☒ Current view

PRINT

EXIT

FIG 16A

# MULTI PERIL CROP INSURANCE PRODUCER RISK PROFILE



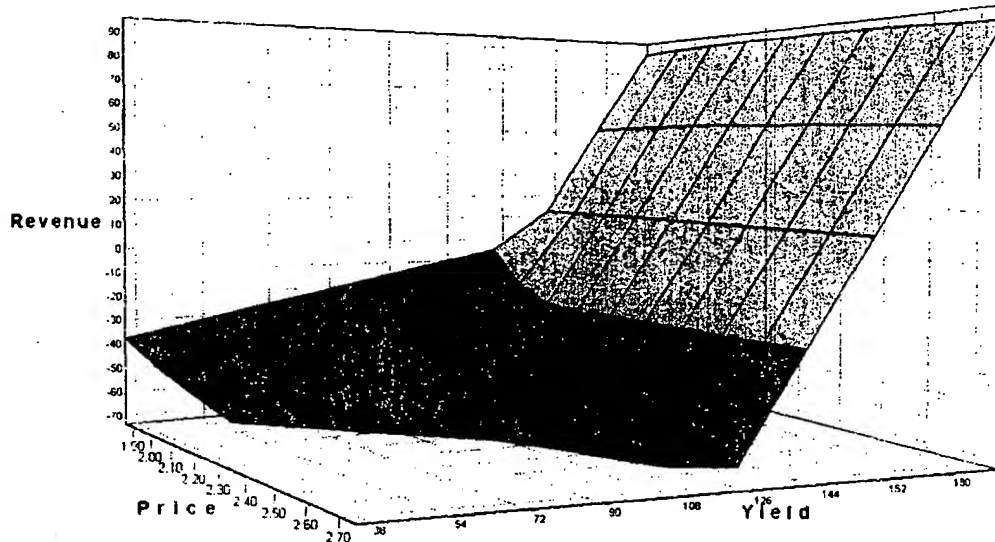
**RICK GOSHERT**  
574-267-0132  
Rick@goshertins.com

**Goshert Insurance LLC**  
888-648-0132  
www.Goshertins.com

Producer: Producer  
Location: Home Farm  
State: Indiana  
County: Allen

Crop: Corn (100 acres)

**Crop Coverage Options Selected**  
Non-Irrigated, Planted Acres, Optional Units  
, Harvest Price Option



**Farm Revenue**

Loss Profit

Commodity Price

Yield Risk Management Product: CRC

1.85	1.95	2.05	2.15	2.25	2.35	2.45	2.55	2.65	2.75	
89.98	89.98	89.98	89.98	89.98	89.98	89.98	89.98	89.98	89.98	195.00
51.28	51.28	51.28	51.28	51.28	51.28	51.28	51.28	51.28	51.28	177.00
12.58	12.58	12.58	12.58	12.58	12.58	12.58	12.58	12.58	12.58	159.00
-5.02	-19.42	-26.12	-26.12	-26.12	-26.12	-26.12	-26.12	-26.12	-26.12	141.00
-10.72	-23.02	-35.32	-47.62	-59.92	-64.82	-64.82	-64.82	-64.82	-64.82	123.00
-16.12	-26.62	-37.12	-47.62	-58.12	-68.62	-67.14	-65.65	-64.17	-62.68	105.00
-21.52	-30.22	-38.92	-47.62	-56.32	-65.02	-61.74	-58.45	-55.17	-51.88	87.00
-26.92	-33.82	-40.72	-47.62	-54.52	-61.42	-56.34	-51.25	-46.17	-41.08	69.00
-32.32	-37.42	-42.52	-47.62	-52.72	-57.82	-50.94	-44.05	-37.17	-30.28	51.00
-37.72	-41.02	-44.32	-47.62	-50.92	-54.22	-45.54	-36.85	-28.17	-19.48	33.00

Coverage Levels	Local Price
Coverage: 85%	2.15
Dollar: 100%	CBOT Price
	2.35

Producer Expenses
Premium Per Acre: \$24.67
Fixed Expenses: \$304.60
<b>Total: \$329.27</b>

## WORKSHEET IS INTENDED FOR ESTIMATING PURPOSE ONLY

The 25 year historical record is accurately based upon the crop yield statistics determined and provided by NASS - National Ag Statistics Service and by the actual CBOT - Chicago Board of Trade and/or KCBOT - Kansas City Board of Trade spring and fall grain prices. The illustrations of the 25 year past loss performance of the plan are historically accurate, but illustrations used in the presentation are not a guarantee of future results.  
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Analyzer  
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**B**

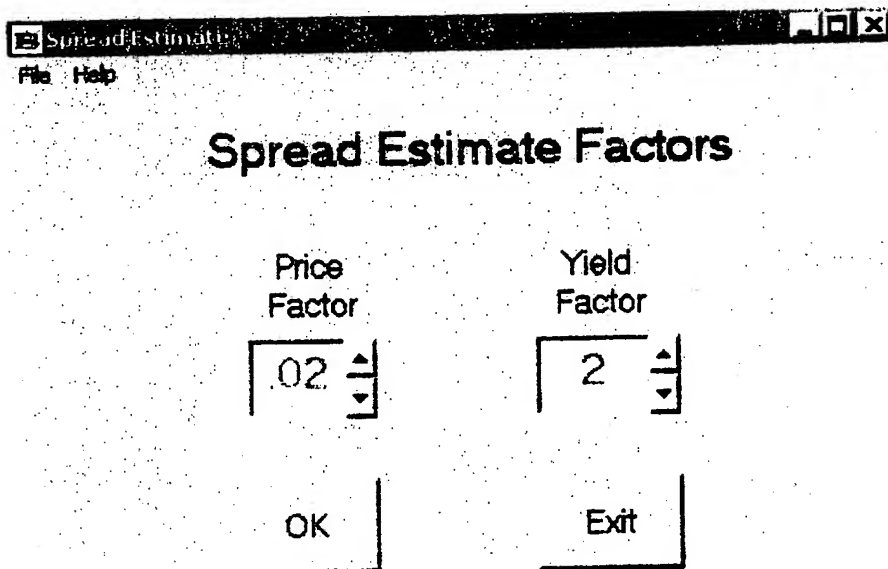
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Page 1 of 1

*File 16B*

## Spread Estimate screen:

The Spread Estimate screen is used to set the the price and yield factors for the Spread Estimate report.

See the Spread Estimate report for detailed explanation of how these numbers are used.



The screenshot shows a window titled "Spread Estimate Factors" with a menu bar containing "File" and "Help". The window is divided into two columns. The left column is labeled "Price Factor" and contains a text box with ".02" and a small up/down arrow icon, and an "OK" button below it. The right column is labeled "Yield Factor" and contains a text box with "2" and a small up/down arrow icon, and an "Exit" button below it.

Price Factor	Yield Factor
.02	2
OK	Exit

After making any changes to the price and yield factors click the **OK** button to launch Spread Estimate report.

FIG 17A

# Spread Estimate report:

## Crop Insurance Coverage (CIC)

Plant Price	2 32	Coverage Level	85%	Average Yield	137 4
Harvest Price	2 45	Dollar Level	100%	Actual Yield	137 4

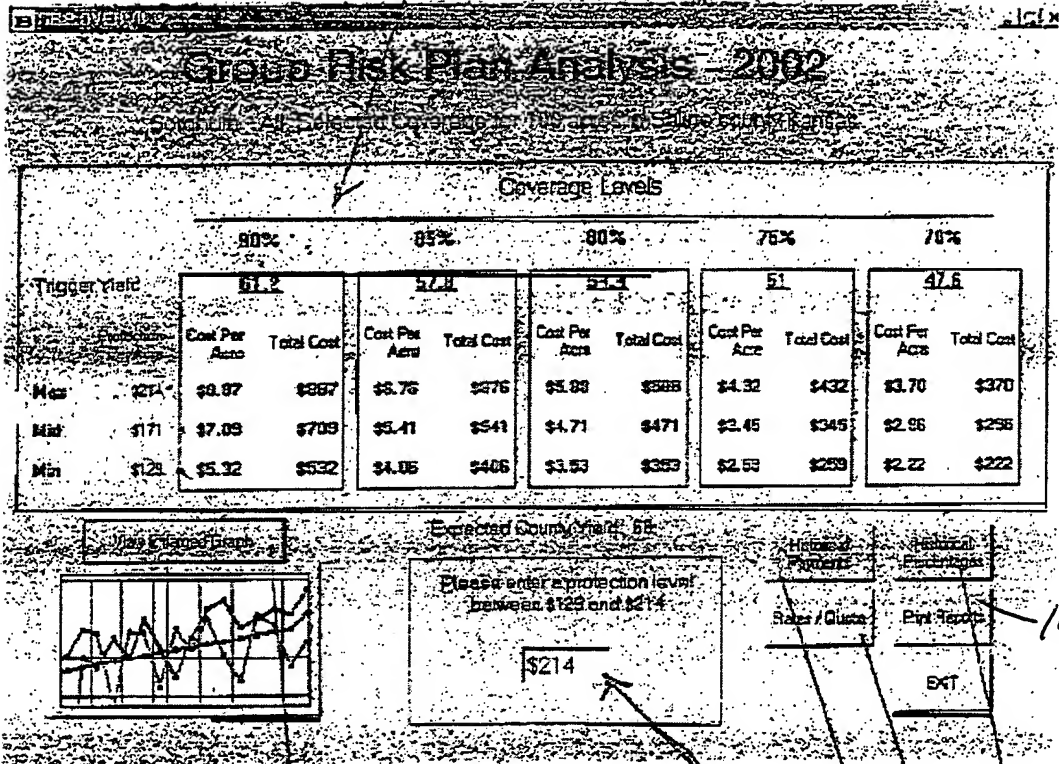
## COMMODITY PRICE

	210	215	220	225	230	235	240	245	250	255	260	265	270	275
Y	87.4	87.41	83.04	78.67	74.30	69.93	65.56	61.19	56.82	52.45	48.08	43.71	39.34	34.97
	92.4	76.91	72.29	67.67	63.05	58.43	53.81	49.19	44.57	39.95	35.33	30.71	26.09	21.47
	97.4	66.11	61.54	56.97	51.80	46.93	42.06	37.19	32.32	27.45	22.58	17.71	12.84	7.97
I	102.4	55.91	50.79	45.67	40.55	35.43	30.31	25.19	20.07	14.95	9.83	4.71	.00	.00
	107.4	45.11	40.04	34.67	29.30	23.93	18.56	13.19	7.82	2.45	.00	.00	.00	.00
	112.4	34.91	29.29	23.67	18.05	12.43	6.81	1.19	.00	.00	.00	.00	.00	.00
E	117.4	24.41	18.54	12.67	6.80	.93	.00	.00	.00	.00	.00	.00	.00	.00
	122.4	13.91	7.79	1.67	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00
	127.4	3.41	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00
L	132.4	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00
	137.4	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00
O	142.4	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00
	147.4	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00
	152.4	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00
	157.4	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00
	162.4	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00
	167.4	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00
	172.4	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00
	177.4	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00
	182.4	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00
	187.4	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00

Report Layout Description

FIB 17B

110



119

FIG 18

112

114

118

116

115

**GRP - Summary Case**

Producer:   
 Location:   
 State:   
 County:   
 Crop:   
 Acres:

*F1619*

**GRP Case History**

Case						History	
PRODUCER	Location	State	County	Crop	Acres	Year	Actual Yield
PRODUCER	HOME FARM	KANSAS	Allen	Corn - All - Planted	100	1967	68.2
John Johnson	Back 40	Kansas	Ellis	Corn - All - Planted	400	1968	68.2
John Johnson	Back 40	Texas	Lubbock	Cotton - New In.	400	1968	62.8
John Johnson	Back 40	Texas	Lubbock	Cotton - Improved	400	1968	66.1
						1969	62.2
						1970	72.8
						1971	70.1
						1972	77.2
						1973	78.2
						1974	78.2
						1975	80.5
						1976	82.1
						1977	83.5
						1978	84.5
						1979	86.2
						1980	86.2
						1981	82.3
						1982	82.4
						1983	81.1
						1984	82.8
						1985	84.7
						1986	83.8
						1987	88.2
						1988	100
						1989	91.2
						1990	91.5

*F1620*

120

Rate Quote for Saline County, Kansas

Standard: All 140 acres at the \$214 protection level

Expected County Yield: 60

Max Protection Per Acre: \$214

Coverage Level	50%	60%	70%	80%	90%
Trigger Yield	51.2	57.8	64.4	71	77.5
Rate per \$100	\$3.23	\$7.70	\$5.70	\$5.63	\$4.35
Total Cost Per Acre	\$19.69	\$16.48	\$14.34	\$11.98	\$10.27
Subsidy Level	55%	59%	59%	64%	64%
Subsidy Per Acre	\$10.83	\$9.72	\$8.46	\$7.57	\$6.57
Producer Cost Per Acre	\$8.86	\$6.76	\$5.88	\$4.41	\$3.70

Covered Coverage Provided: \$21,400

EXIT

FIG 21



Historical Payments for Allen, Indiana						
Com. All. Payment: 1000 acres at the \$1000 per acre level						
Year	1977	1978	1979	1980	1981	1982
1977	94.7	95.7				
1978	98.5	98.3				
1979	99.3	111				
1980	100	108.5				
1981	101.9	108.5				
1982	103.5	119.4				
1983	105.4	121	39,525.44	37,504.59	35,573.62	32,748.53
1984	107.2	112				
1985	108.9	120.2				
1986	110.7	121				
1987	112.5	120.2				
1988	114.3	94.5	33,771.33	\$1,267.59		
1989	116.1	108.5				
1990	117.8	121.1				
1991	119.6	108.9	42,905.39	3346.88		
1992	121.4	101.6				
1993	123.2	112				
1994	125	105.4				
1995	126.7	124.1				
1996	128.5	115.2	4150.54			
1997	130.3	138.9				
1998	132.1	130				
1999	133.8	127.1				
2000	132.6	131.6				

FIG-22

# GRP History Percentage screen:

Historical Percentages for Allen County, Indiana  
File Help

## Historical Percentages for Allen County, Indiana

Corn: at the \$464 protection level.

Year	Expected Yield	Actual Yield	Payment 80	Payment 85	Payment 90	Payment 75	Payment 70
1977	94.7	96.2	-	-	-	-	-
1978	96.5	93.3	-	-	-	-	-
1979	98.3	111	-	-	-	-	-
1980	109	108.9	-	-	-	-	-
1981	101.8	101.5	-	-	-	-	-
1982	103.6	118.4	-	-	-	-	-
1983	105.4	75.1	21.0%	18.0%	11.0%	5.0%	-
1984	107.2	112	-	-	-	-	-
1985	108.9	121.7	-	-	-	-	-
1986	110.7	126.1	-	-	-	-	-
1987	112.5	129.2	-	-	-	-	-
1988	114.3	94.5	8.0%	3.0%	-	-	-
1989	116.1	108.6	-	-	-	-	-
1990	117.9	123.1	-	-	-	-	-
1991	119.6	100.9	6.0%	1.0%	-	-	-
1992	121.4	141.6	-	-	-	-	-
1993	123.2	113	-	-	-	-	-
1994	125	138.4	-	-	-	-	-
1995	126.7	124.1	-	-	-	-	-
1996	128.5	118.2	-	-	-	-	-
1997	130.3	138.9	-	-	-	-	-
1998	132.1	137	-	-	-	-	-
1999	133.9	121.1	-	-	-	-	-

Sort by: Year

Sort Order: ☒ Ascending ☐ Descending

EXIT

Click either ascending or descending to determine the sort order. Then click the title to sort by that field.

FIG 23

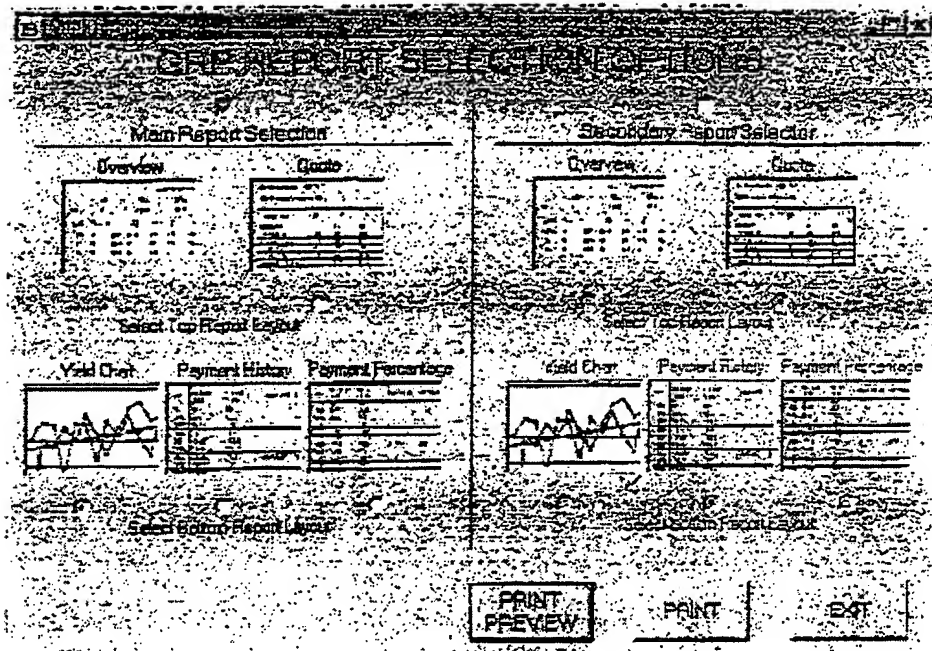


FIG 24



## Group Risk Plan - Multi Peril

RICK GOSHERT

574-267-0132

Rick@goshertins.com

Goshert Insurance LLC.

888-648-0132

www.Goshertins.com

Producer: Producer

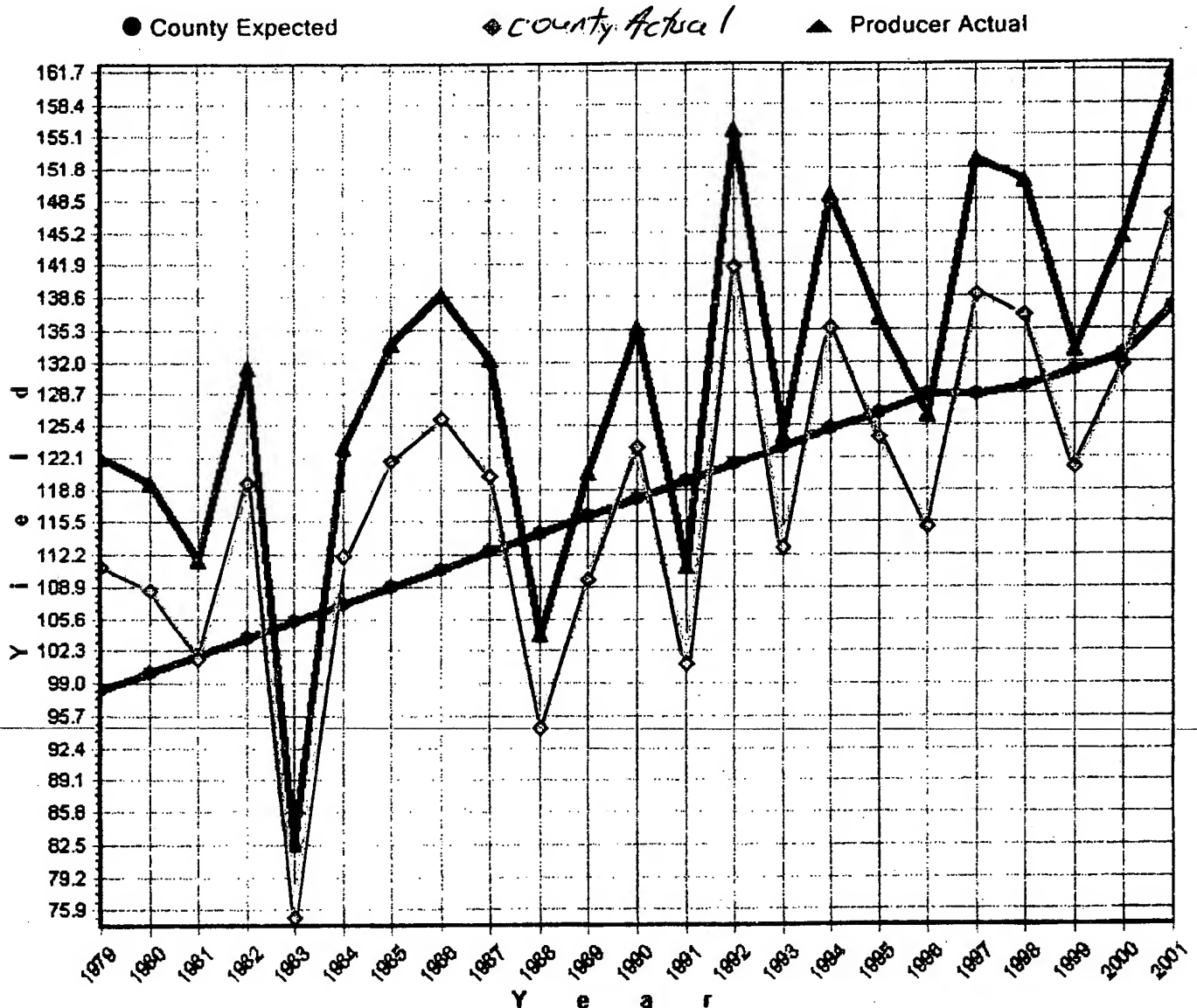
Location: Home Farm

State: Indiana

County: Allen

Crop: Corn (100 acres)

### Historical Graph for Allen County, Indiana



#### WORKSHEET IS INTENDED FOR ESTIMATING PURPOSE ONLY

The 25 year historical record is accurately based upon the crop yield statistics determined and provided by NASS - National Ag Statistics Service and by the actual CBOT - Chicago Board of Trade and/or KCBOT - Kansas City Board of Trade spring and fall grain prices. The illustrations of the 25 year past loss performance of the plan are historically accurate, but illustrations used in the presentation are not a guarantee of future results. The crop coverage premiums illustrated are estimates. - Final Spring Crop premium determination will be made March 1, 2003 and Fall Crop premium determination will be made September 15, 2003 at the times USDA-RMA sets final crop planting prices and volatility factors. USE AT YOUR OWN RISK - Although every effort has been made to provide the most accurate information available from RMA, users must be aware that unintentional errors may remain, and errors originating at RMA are beyond our control. This software should not be used in place of official FCIC documents or be used to provide quotes in lieu of official underwriting company coverage quotations.

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GRP - Analyzer  
Version 3.0.6  
Revised: 10-04-2002



1/24/2003  
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Page 1 of 1

File 25

FLB-26

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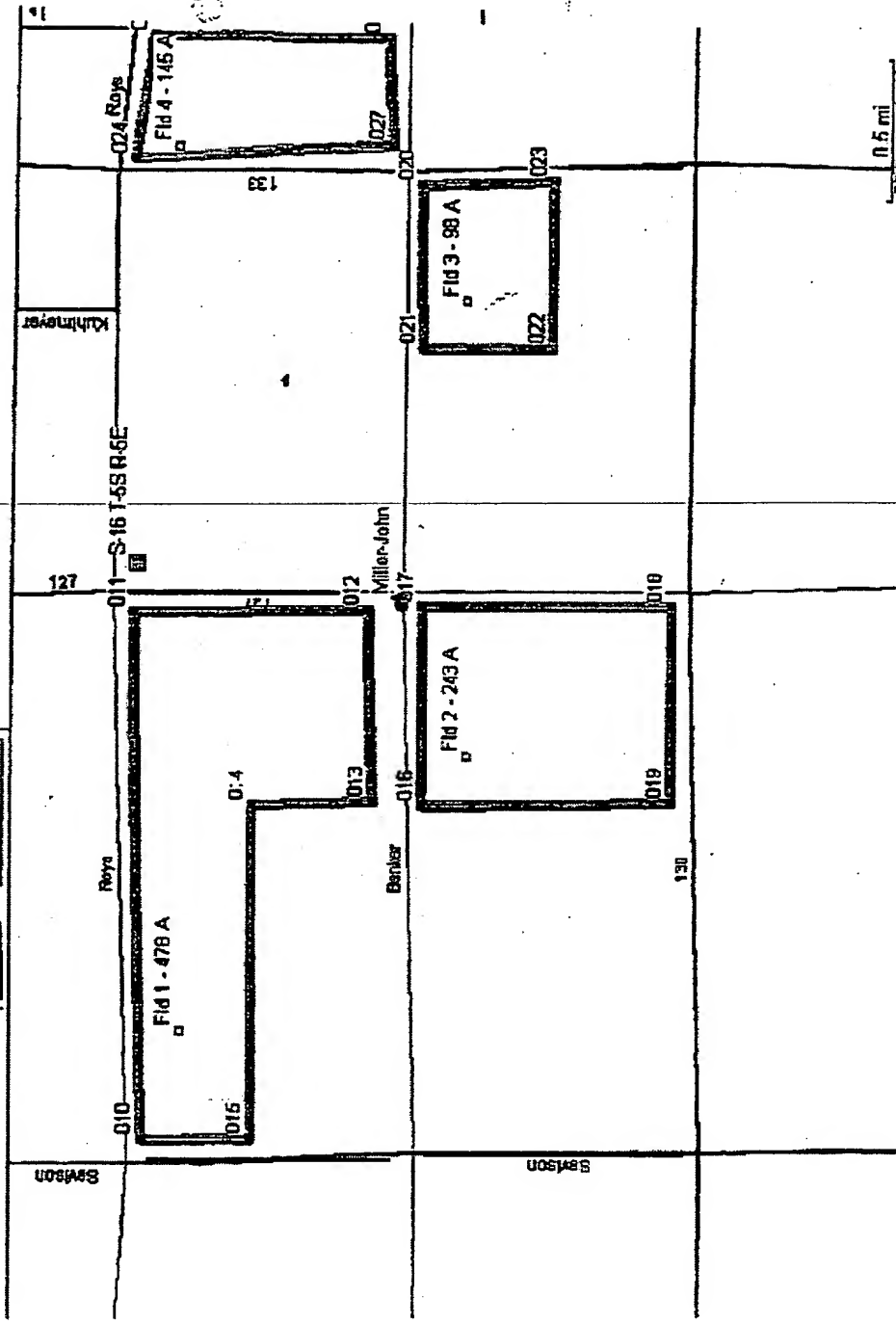
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New overall Concept Name.

↳

F a R M S

& planning to tool down

402 Farming Risk Management Services

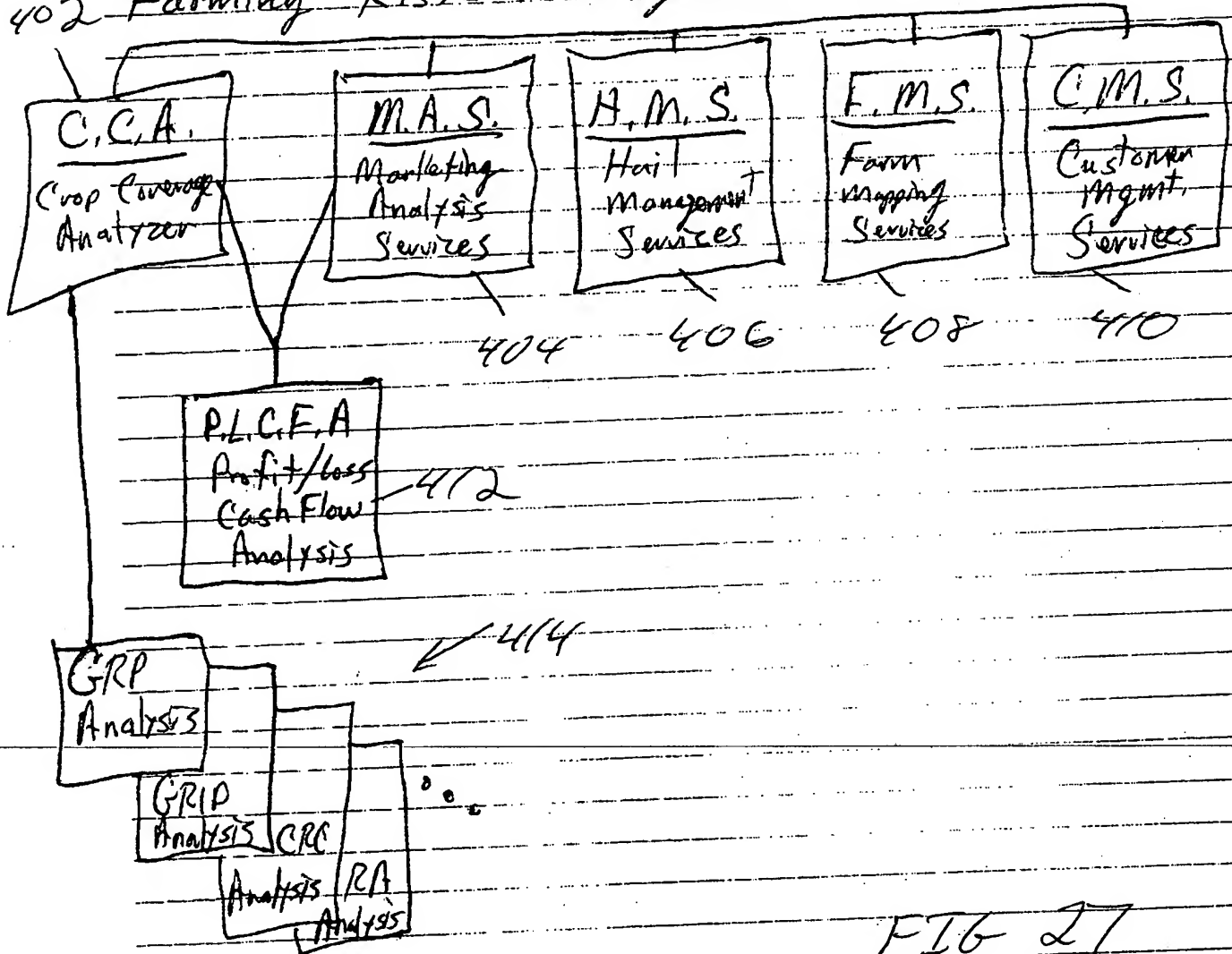


FIG 27

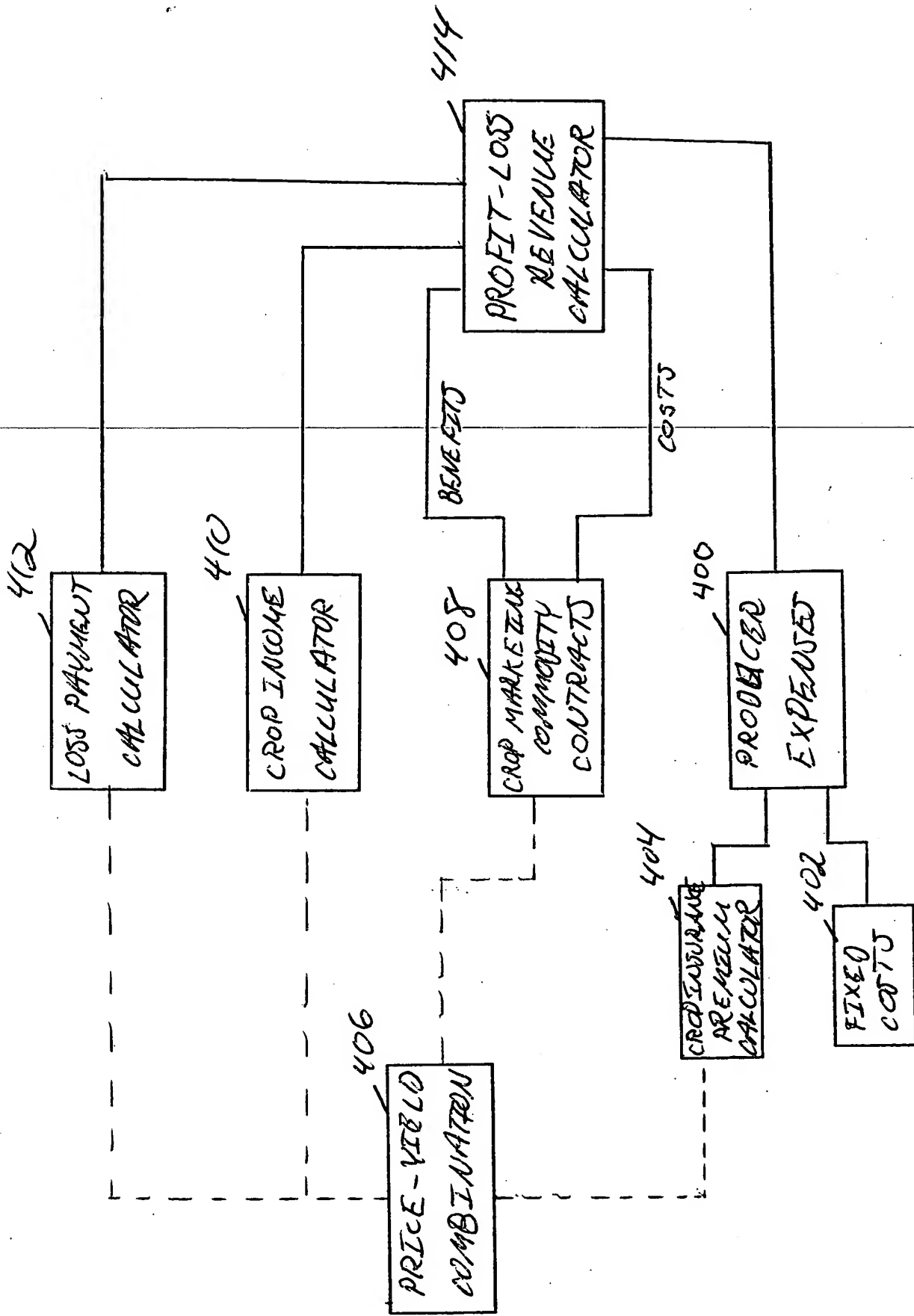


FIG 28